

BERGEN COMMUNITY COLLEGE

DIVISION OF BUSINESS, ARTS and SOCIAL SCIENCES BUSINESS DEPARTMENT

BNF 101 Principles of Banking

Syllabus

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| Course Description | BNF 101 Principles of Bank Operations presents the fundamentals of bank functions in a descriptive fashion so that the beginning banker may acquire a broad and operational perspective. Topics considered include fundamentals of negotiable instruments, contemporary banking issues and developments within the banking industry. |
| Credits/Hours | 3 lecture, 0 lab, 3 credits |
| Prerequisites | None |
| Required Textbook | <u>Bank Management & Financial Services, Peter S. Rose, Sylvia C. Hudgins, McGraw-Hill, 8th. Edition, ISBN-13 9780073306599.</u> |
| Student Resources | In addition to the resources mentioned above, students are extremely encouraged to make full use of the Sidney Silverman Library (in person and online at http://www.bergen.edu/library/), the Tutoring Center (available in person room L-125 and online at http://www.bergen.edu/library/learning/tutor/) , the Writing Center (available in person room L-125 and online at http://www.bergen.edu/library/learning/write/) |
| Student Learning Outcomes | After successfully completing all course activities, the student will be able to: <ul style="list-style-type: none"> 1. Identify and describe the major functions of commercial banks and their interrelationship; 2. Describe the importance of full-service commercial banking and its impact on the economy, the community, business and the individual; 3. Identify and describe various banking regulations and regulatory agencies; 4. Identify and analyze the various products and services banks offer governments, businesses, individuals, and correspondents; 5. Identify the major features of the world banking system, and their interdependence; 6. Explain the concept of liquidity, safety and income; 7. Compare and contrast the various types of bank loans and investments. |

Course **Week** **Chapter** **Topic**

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| Content | 1 | 1 | An Overview of The Changing Financial-Services Sector |
| | 2 | 3, 4 | The Organization and Structure of Banks – Establishing New Banks, Branches, and Other Services. |
| | 3 | 2 | The Impact of Government Policy and Regulation on the Financial-Services Industry Exam#1 Chapters 1,3 & 4 (Date: 9/27/10) |
| | 4 | 6 | Measuring and Evaluating the Performance of Banks |
| | 5 | 13 | Managing Nondeposit Liabilities |
| | 6 | 13 | Managing Nondeposit Liabilities Exam#2 Chapters 2,6 &13 (Date: 10/18/10) |
| | 7 | 19 | Mergers and Acquisitions |
| | 8 | 16 | Lending Policies and Procedures |
| | 9 | 17 | Lending to Business firms Exam#3 Chapters 16,17,19 (Date: 11/08/10) |
| | 10 | 18 | Consumer Loans, Credit Cards and Real Estate Lending |
| | 11 | 10 | The Investment Function – Project due date: 11/15/10 |
| | 12 | 08,09 | Risk Management: Financial Futures, Options, Swaps, and Other Hedging- Risk Management: Asset-Backed Securities |
| | 13 | 20 | International Banking and the Future of Banking and Financial Services |
| | 14 | 20 | Exam#4 (Chapters 08,09,10,18, 20) Date: 12/06/10 |
| | 15 | | Presentations |

Course Requirements

The student is expected to:

1. Read the assigned materials prior to the scheduled date;
2. Respond to assigned questions;
3. Complete quizzes by specified dates;
4. Complete assigned projects by the specified dates;
5. Participate in the class discussion;
6. Stay current with news relevant to the course material;
7. Use related resources as directed by the instructor.

Expected Behavior

1. Be on time for class
2. Pay attention in class
3. Always come to class prepared
4. Raise your hand first before talking or making a comment in class
5. Do not disturb the class with cell phones (**Texting is prohibited in the classroom**).
6. Be reasonable

Course Activities

1. There will be **Four exams** during the semester. Your lowest grade of the first three exams will be dropped. You **must** take the 4th or final exam; I will not drop the grade of the final exam. The two highest grades from the previous exams plus the final grade will be worth 75 points. The exam questions will be in the format of true/false, multiple choice, fill-in or matching.
2. This is an active learning environment and students are expected to participate regularly in class discussions and group activities. Discussion will often center on current events relevant to the course. Students are expected to be knowledgeable about the news. Similarly, case studies, exercises and other activities will be assigned in class for an immediate assessment of student learning. Participation, class discussions and assignments will be worth 10 points.
3. There will be one major team project assigned. The team project is worth 15 points. Projects are required to be typed, double spaced, and in correct academic quality English. Projects will be checked for plagiarism. Check course content section for due dates and circle the date if you wish.

Attendance Policy

Students are expected to attend every class promptly. There will be some daily activities to keep track of attendance and accumulated absences will significantly affect a student's grade. Also, students cannot participate in class discussion and activities if not present and this will also affect the class grade.

Faculty Absence Procedures

A daily listing will appear in the glass case located in the

administrative wing of the main building which indicates all classes which are cancelled. Another listing will appear in the glass case adjacent to the Hotel/Restaurant bulletin board in the East Hall. Students can consult these bulletin boards before going to class. If such a class does not appear on the day's cancellation notice, this information should be conveyed either to the Evening and Saturday Office (L-113) or Division Office (A-306C).

Special Accommodations Students who need accommodations as required by the American with Disabilities Act (ADA) can register with the *Office of Specialized Services* of Bergen Community College. The students can call 201-612-5270 or visit <http://www.bergen.edu/pages/676.asp>.

Makeup Policy There is no makeup for exams. Generally, the lowest exam grade will be dropped before calculating the average at the end of the semester. Any missed exams have a grade of zero (0). Therefore, only one exam can be missed excluding the final exam.

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| Evaluation and Grading | Exams (3) | 75 points |
| | Class assignments & discussions (CAD*) | 10 points |
| | Team Project and Presentation (TP&P*) | 15 points |
| | TOTAL | <u>100 points</u> |

Computing Your Grades:

Multiply the average of your three (3) exams by .75 = _____
 Exam1: Exam2: Exam3: Total:

Multiply your CAD* grade by .10 = _____
 CA* Grade:

Multiply your TP&P* grade by .15 = _____
 TP&P Grade:

Total points: = _____

A = 90-100 B+ = 86-89 B = 80-85 C+ = 76-79 C = 70-75 D = 60-69

I reserve the right to modify any parts of this outline including assignments, exam dates, project date, topics to be covered, etc.

Rev
09/01/10